



Lower Key Stage 2

Money Matters

Theme: Living in the Wider World:
L17, L18, L19, L20, L21, L24, L30

L17. Understanding the different ways to pay for things.

L18. Identifying that people's attitudes towards saving/spending is different.

L19. Recognising that people's spending decisions can affect others and the environment.

L20. Recognising that people make spending decisions based on needs and wants.

L21. Recognising different ways of keeping track of money.

L24. Identifying the ways that money can impact on people's feelings.

L30. Identifying some of the skills that may help them in their future careers.

Activities

- Provide the children with an A-Z template (page 135). Watch the clip.
<https://natwest.mymoneysense.com/teachers/resources-8-12s/topic-1-how-can-i-pay-for-things/video/>
Discuss what you have just heard. Can you add any words to the A-Z list?
Use the infographic to explain different ways to pay.
https://natwest.mymoneysense.com/media/3762/8_12_topic_1_different_ways_to_pay_infographic_uk.pdf
Highlight and add new words learnt.
Highlight on your list any words you feel you need more information on.
Complete the activity: https://natwest.mymoneysense.com/media/7101/8_12_topic_10_how_should_they_pay_activity_sheet_uk.pdf
Do a round/write in your book. Today I have learnt that...
(L17)

Warm Up and End Game

Simon Says

“Simon Says stand up. Simon Says touch your nose. Sit down!” If a child follows the command without hearing, “Simon Says”, they have to sit down and they are no longer in the game.

- Ask the children to discuss in pairs. What is a bank? Why do we need them?
Watch the clip: <https://natwest.mymoneysense.com/teachers/resources-8-12s/topic-2-how-can-i-use-a-bank-account/video/>
Use the bank statement to answer questions together.
<https://natwest.mymoneysense.com/teachers/resources-8-12s/topic-5-how-can-i-plan-a-simple-budget/activity-sheet/>
Why is keeping track of money important? How do you keep track of your money?
(L21)
- I want it! Use the resources on the following link.
<https://www.valuesmoneyandme.co.uk/teachers/i-want-it-ks2>
Read the interactive book, discuss needs and wants and priorities. Use the diamond 9 activity to create a discussion. Reflect on learning by using the quiz.
(L20)
- Use the presentation: What affects my choices? <https://natwest.mymoneysense.com/teachers/resources-8-12s/topic-8-what-affects-my-choices-about-money/presentation/>
Use the role play cards: https://natwest.mymoneysense.com/media/4003/8_12_topic_8_what_affects_my_choices_about_money_activity_sheet_uk.pdf
Explore influences/choices.
(L17, L18)

Warm Up and End Game

Squeeze

Hold hands around the circle, and pass a gentle squeeze from hand to hand. What skills do we need? Can we reverse the squeeze or pause the squeeze and guess where it might be?

Warm Up and End Game

Words

Start with a word and 2 claps in between, the next child must say a word associated to the start, e.g. tree, clap, clap, leaf, clap, clap, caterpillar...

- Introduce the words - interest, loan, debt and tax. Can you come up with a class definition and examples? Create a word web of related words.
(L17, L18)
 - Imagine that on average parents across the UK spend £600 on Summer holiday activities. Investigate a trip to a theme park or a zoo. How much would it cost for a family of four to get into the theme park? What other costs would there be? How much would the trip cost altogether? Imagine one of the children visited the park shop at the end and wanted to buy a toy. Their parents said they didn't have any money left but the child started having a tantrum. What would you say to the child? Rehearse ideas. Form an advice alley. What have you learnt?
(L24)
 - Make a list of 10 things that really make you happy. Which things on the list wouldn't cost anything? How could you convince somebody that money doesn't necessarily buy you happiness and many of the best things in life are free? Develop an advert to promote this idea.
(L24)
 - Write 'enterprise' on the board and brainstorm its meaning. Why is it important? Introduce the The Big 13 Enterprise Skills. www.readyunlimited.com Explore what they mean. Set the class a real challenge based on something that could be improved in school. For example, encouraging more children to read in school, drink more water, calmer playtimes, etc. Observe what is happening now, what are the problems and how can things be improved? Work together in groups to plan and organise a campaign. How will you measure impact? Does each member have a role? Reflect on the skills used using the enterprise wheel. www.readyunlimited.com/wp-content/uploads/2015/09/13-Skills-Enterprise-Wheel-2015.pdf How might these skills help us in our future jobs/careers?
(L30)
- Read the story 'Costing the Earth' from the website: <https://www.valuesmoneyandme.co.uk/teachers/costing-the-earth-ks1-ks2>
Ask children to identify in the story where energy is wasted and how money can be saved.
In groups, using a large outline of a house, think of as many ways as possible to reduce the bills and therefore save money.
What could they do with the money they might save?
Spend, Save or Donate.
(L19)
 - Research how water is commonly used in households. How could we save water, money and support the environment?
The average daily use of water in the UK is 150 litres. The average water for someone in Gambia is 4.5 litres. How might they use water differently if they had to walk 10 miles every day? Introduce the charity: www.wateraid.org and discuss the purpose. How do people decide which charities to give money to? Investigate local charities and what they do and produce a factsheet explaining what they do. Organise a fundraising activity for the chosen charity.
(L19)

Assessment Suggestion

Baseline:

Ask the children, in pairs, to come up with what they would like to know about saving and spending money.

Summative:

Ask the children, in pairs, to brainstorm what they know about saving and spending money.

PSHE Matters Passport Idea

Learning about money matters because...